



Instructions to member

You may be eligible to purchase up to four years of creditable service for your prior military service. If you are interested in purchasing this credit, please:

- 1) **Complete** Parts 1 through 3, below. Be sure to obtain documentation of your military service.
- 2) **Contact** the payroll or business office of the agency where you worked when you most recently became a member of a Massachusetts contributory retirement system (the district you list in Part 2), and ask a representative to complete Part 4 and return the form to you.
- 3) **Send** your completed form—along with your military service documentation—to our main or Springfield office. If you have any questions, please contact a Member Services representative in our main or Springfield office.

M T R S U S E O N L Y

MS

1 Member information

Social Security number MTRS Member number, if known

Name First MI Last

Former/maiden name Not applicable

Home address
..... City State ZIP Country

Home phone (.....) E-mail

MTRS membership status As of (date of application): Active Inactive

2 Your military service

- Please indicate your military service, indicating the exact periods by month, day and year, and be sure to attach the required documentation.

Armed Forces of the United States ... From to Military discharge form DD214

Massachusetts National Guard From to Proof of MA National Guard service

Please list active service only, not inactive service. From to

Active Reserves From to Proof of Active Reserves service

Please list active service only, not inactive service. From to

- Have you ever been awarded a Purple Heart or service-related disability? Yes No
- When did you first become a member of a Massachusetts contributory retirement system?
.....
- Did you become a member of the Massachusetts Teachers' Retirement System upon separation from active military service (not including Active Reserves or National Guard service)? Yes No
- On the date listed above, what is the name of the Massachusetts state, city, county or regional authority by which were you employed?
.....

3 Your statement and signature

Please confirm my eligibility to purchase my military service. I understand that if I wish to purchase this service, I will have to pay the total amount due: while I am either an active member of the MTRS or an inactive member on an authorized leave of absence; and, by my date of retirement from the MTRS. I hereby certify under the penalties of perjury that the information I have provided here is true to the best of my knowledge.

Signature

Date

If you anticipate retiring **within the next six months**, please indicate the approximate date:

4 Statement and signature of employer

The MTRS member named above has indicated that your agency is the one through which he or she most recently became a member of a Massachusetts contributory retirement system. Please provide the following information for this member:

- Date on which he or she first became a member of your system/...../.....
- Member's annual salary on that date \$

I have provided the above information and it is true, complete and correct to the best of my knowledge.

Name (please print) Title Phone

Signature Date Fax



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Joan Schloss

**Re: Purchasing creditable service for Chapter 71 military service—
Instructions and application form**

Dear Member,

Thank you for expressing your interest in purchasing credit for your prior military service. If you actively served in the United States military, you may be eligible to purchase credit for up to four years of your service. To determine whether you may be eligible to purchase this type of service, please answer these questions:

- 1) **Are you a veteran, as defined in Massachusetts General Laws, c. 32, § 1 and c. 4, § 7, cl. 43?** (See shaded box on page 2 for definition.) ☐ Yes ☐ No
If "yes," please go to Question 2.
If "no," your service is not eligible for purchase.
- 2) **At the time of your anticipated service purchase, will you be either actively teaching in Massachusetts OR on an authorized leave of absence?** ☐ Yes ☐ No
If "yes," please go to Question 3.
If "no," you will not be eligible to purchase your service.
- 3) **Have you received retirement credit for this service in any other Massachusetts contributory retirement system?** ☐ Yes ☐ No
If "no," you may be eligible to purchase credit for your military service.
If "yes," your service is not eligible for purchase. If you have already received credit for your service, that credit will be transferred to the MTRS along with any other creditable service that you have accrued at any other Massachusetts contributory retirement system. You cannot receive credit twice for the same period of military service.

If you passed the quiz, then you may be eligible to purchase up to four years of creditable service for your prior military service. Please review the information inside. If you wish to apply to purchase this service, it is best if you complete and return your application at least six months before your date of retirement. Service cannot be purchased after the effective date of your retirement.

If you have any questions, please contact a Member Services representative in our main office, at 617-679-MTRS, or our Springfield office, at 413-784-1711. We look forward to helping you through the service purchase process!

Sincerely,

JOAN SCHLOSS, *Executive Director*

Pursuant to M.G.L. c. 32, § 1, and c. 4, § 7, cl. 43, you qualify as a veteran if you meet ONE of the following requirements:

- 1) You have at least **180** days of regular active duty service and you were honorably discharged or released.
- 2) You have at least **90** days of active duty service, at least one day of which was during wartime per the chart below, and you were honorably discharged or released.

To qualify as a veteran of this conflict...	...you must have at least one day of wartime service during this period
World War II <i>Merchant Marine</i>	September 16, 1940 through December 31, 1946 <i>December 7, 1941 through December 31, 1946</i>
Korea	June 25, 1950 through January 31, 1955
Korea-Vietnam (interim)	February 1, 1955 through August 4, 1964
Vietnam	August 5, 1964 through May 7, 1975
Lebanon*	August 25, 1982 through [date to be determined]
Grenada*	October 25, 1983 through December 15, 1983
Panama*	December 20, 1989 through January 31, 1990
Persian Gulf	August 2, 1990 through [date to be determined]

* Naval and Marine DD214 must indicate Expeditionary Medal. All DD214s must specify campaign: Lebanon, Grenada and Panama.

Please note that, pursuant to M.G.L. c. 4, § 7, the six months of active duty for training in the Active Reserves and the National Guard does **not** qualify as active service toward the minimum period listed here. **If your only active duty was active duty training, you are not eligible to purchase credit for your military service.**

- 3) You served in wartime and were awarded a Purple Heart or service-connected disability, or died, regardless of whether you completed the minimum length of active duty service required in the chart under (2), above.

Are there any other requirements or restrictions I should know about?

Yes: depending on the type of your military service, you may purchase up to a maximum of four years of service credit based on any combination of the following:

- Active military service in the armed forces of the United States** (at some point during your life; pursuant to Chapter 71): You may purchase one year of credit for each year of active military service, up to a maximum of four years.
- Service in the Massachusetts National Guard or the Active Reserves** (at some point during your life; pursuant to Chapter 71): You may purchase one year of credit for every five years of service in the Guard or Reserves, up to a maximum of four years.

You will receive credit for all of your eligible service, up to a maximum of four years. For example, if you served two years and three months in active duty in the armed forces, you may purchase 2.25 years of military service. Likewise, your cost to purchase this time will be prorated.

Note: If your teaching career was interrupted by military service (in other words, you left teaching to enter the military service and then returned to teaching), please contact the MTRS about receiving credit for this service according to a different statutory provision within the retirement law.

How can I determine if it makes financial sense for me to purchase all— or just a portion—of my military service?

Depending on how much creditable service you will have at the time of retirement, purchasing your Ch. 71 military service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than

80 percent of the average of your three highest consecutive years' salaries, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

I have determined that I am eligible to apply for credit for my Ch. 71 military service. What do I need to do now?

The process is simple. You need to:

- 1) **Complete** the front of the application form.
- 2) **Obtain** a copy of your *Military Discharge Form* (also known as a "DD214") and, if you are applying to purchase service with the Massachusetts National Guard or Active Reserves of the Armed Forces, a copy of your records setting forth your dates of active reserve service or National Guard duties.

A special note to members who have already submitted a copy of their DD214: We appreciate that you have already sent us a copy of your form, however, we respectfully request that you please attach another copy to your application. This will greatly facilitate our processing of your form.

If you need to obtain documentation of your military service, submit a written request as follows:

For your military discharge form DD214:

National Personnel Records Center
Military Personnel Records
9700 Page Boulevard
St. Louis, MO 63132-5100

For proof of your Massachusetts National Guard service:

Military Records Branch
 Joint Force Headquarters, Massachusetts National Guard
 Milford, MA 01757
 Phone: 508-233-7780
 Online: <http://states.ng.mil/sites/MA/resources/militaryrecords/default.aspx>

- 2) **Contact** the payroll or business office of the agency or government unit for which you worked when you most recently became a member of a Massachusetts contributory retirement system. Explain that, for purposes of potentially purchasing your Chapter 71 military service credit, you need confirmation of your starting date and salary, and that you would like to have

the payroll or business officer complete Part 4 of your application. Ask this person to complete Part 4 and then return the form to you.

- 3) **Make** a copy of your completed application and attachment(s) for your records.
 4) **Submit** your completed application and attachment(s) to either our main or Springfield office (addresses on form).

What happens after I return my completed application?

After we receive your completed application, we will review your application, verify your eligibility, determine how much service you may purchase, calculate your cost and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

How is the cost of my service purchase calculated?

The cost to purchase each year of service is equal to the number of years of service you wish to buy, times 10 percent of the salary rate in effect at the earliest time that you became a member of a Massachusetts contributory retirement system.

Example A:

Continuous membership in a Massachusetts contributory retirement system even though a break in teaching service

Joe Teacher served in Vietnam from January 1, 1970 to March 31, 1972. When Joe started teaching in the Cambridge public schools on September 1, 1972—and became a member of a Massachusetts contributory retirement system—his annual salary was \$10,000. Joe took a break from teaching for a few years from 1979 to 1983, but left his funds on account with the MTRS during that time. When Joe returned to teaching in the Brookline public schools in 1984, he reactivated his membership but, because he left his funds on account, Joe did not have to “become a member” of the MTRS all over again. The cost for Joe to purchase his military service is based on his salary *for his earliest established creditable service with a Massachusetts contributory retirement system*—his starting salary in Cambridge in 1972—and he needs to contact the payroll officer in Cambridge to have that person complete Part 3 of his application. Joe’s cost will then be calculated as follows:

■ **Amount of military service Joe is eligible to purchase . . . 2.25 years**
 1/1/1970 – 3/31/1972 = 2 years and three months = 2.25 years

■ Cost per year of military service \$1,000.00/year	
10%	10%
x Annual salary as of earliest established creditable service with a MA contributory retirement system	x \$10,000.00
Cost per year	\$1,000.00
x Number of years to purchase	2.25 years
Cost for Joe Teacher to purchase 2.25 years	\$2,250.00

Example B

Break in membership in a Massachusetts contributory retirement system

Like her friend Joe Teacher, Mary Educator also served in Vietnam from January 1, 1970 to March 31, 1972. When Mary started teaching in the Cambridge public schools on September 1, 1972—and became a member of a Massachusetts contributory retirement system—her annual salary was \$10,000. Mary left teaching in 1979 to pursue another career and, unlike Joe, took a refund of her funds on account with the MTRS when she left. Mary then returned to teaching, joining the Brookline public schools in 1984 at a salary of \$22,000. Because she had withdrawn her previous contributions, Mary had to “become a member” of the MTRS all over again. The cost for Mary to purchase her military service is based on her salary *for her most recent established creditable service with a Massachusetts contributory retirement system*—her starting salary in Brookline in 1984—and she needs to contact the payroll officer in Brookline to have that person complete Part 3 of her application. Mary’s cost will then be calculated as follows:

■ **Amount of military service Mary is eligible to purchase . . 2.25 years**
 1/1/1970 – 3/31/1972 = 2 years and three months = 2.25 years

■ Cost per year of military service \$2,200.00/year	
10%	10%
x Annual salary as of most recent established creditable service with a MA contributory retirement system	x \$22,000.00
Cost per year	\$2,200.00
x Number of years to purchase	2.25 years
Cost for Mary Educator to purchase 2.25 years	\$4,950.00